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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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### Complete If Known

Application Number	10/010,068
Filing Date	December 6, 2001
First Named Inventor	Karas, Peter M., et. al.
Art Unit	2165
Examiner Name	Unassigned
Attorney Docket Number	020375-000610US

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### U.S. PATENT DOCUMENTS

Examiner	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
Kus	AA	US-5,428,594	08-20-1995	Wright, et al.	
	AB	US-5,949,044	09-07-1999	Walker, et al.	
	AC	US-6,032,133	02-29-2000	Hilt, et al.	
	AD	US-6,058,417	05-02-2000	Hess, et al.	
	AE	US-6,084,990	05-18-2000	Goldsmith	
	AF	US-6,360,254 B1	03-19-2002	Linden, et al.	
	AG	US-6,367,693 B1	04-09-2002	Novogrod	
	AH	US2001/0051876 A1	12-13-2001	Seigel, et al.	
	AI				
	AJ				

### FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>2</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
Kus	AK	PCT	WO 00/46725	A1	08-10-2000	FUNDSPRESS, INC.		<input type="checkbox"/>
	AL							<input type="checkbox"/>
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### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
Kus	AN	X.COM, Do More with Your Money, downloaded from website <a href="http://www.x.com">http://www.x.com</a> .	
	AO	DOTBANK, The Way to Send and receive Money on the Internet, downloaded from website <a href="http://www.dotbank.com">http://www.dotbank.com</a> .	
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\* EXAMINER: Initial reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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